

REMARKS

On an initial note, Applicant wishes to thank the Examiner for the courtesies extended to Applicant's attorney representative during the interview on July 16, 2007. Claims 39-72 are pending. Applicant has amended Claims 39-72 without prejudice and added Claims 73-79. Support for the amendments and new claims can be found in the claims themselves and throughout. Applicant submits that these minor amendments and corrections herein are made without prejudice as to patentability, including the doctrine of equivalents, and not to overcome prior art, and that no new matter has been added. The Commissioner is authorized to charge any required fee, including the \$350 extra claim fee, or provide any refund to the deposit account of Bracewell & Giuliani LLP, Deposit Account No. 500259 (Attorney Docket No. 025656.003).

Claims 39-72 are Not Indefinite

The Examiner rejected Claims 39-72 as being indefinite under 35 U.S.C. § 112, second paragraph, for failing to particularly point out and distinctly claim the subject matter for which applicant regards as the invention. Specifically, independent Claim 39 and one of its dependent claims, Claim 45, were identified as reciting "point-of-sale device"; where independent Claim 49 and one of its dependent claims, Claim 55, dependent Claims 60 dependent upon independent Claim 58, independent Claim 66, and dependent Claim 72 dependent upon independent Claim 69, recite "point-of-service device," and "point-of-sale device" or "point-of-transaction." Although Applicant respectfully disagrees, nevertheless, in accordance with the interview conducted on July 16, 2007, and solely in order to expedite allowance of the application, Applicant has amended select claimed embodiments, without prejudice, to feature communication of the output device with a point-of-sale terminal, and optionally, with other computer devices, e.g., dumb terminals and/or databases. As discussed in the interview and as indicated, for example, in the newly introduced document titled "Federal Reserve System, 12 CFR Part 205," the definition of point-of-sale (which can be used to describe both devices and locations) includes within its scope the function of providing non-sale services/transactions (point-of-service/transaction services) such as, for example, identification services, e.g., access to cards or personal identification numbers, in order for government benefit beneficiaries to obtain their benefits, for example. Accordingly, although Applicant has standardized terminology

In re application of:
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Application No. 09/923,617

within the independent claims of these claimed embodiments, without prejudice, to feature a point-of-sale terminal, such point-of-sale terminal is not limited to sale functions only, but includes other service/transactional functions.

In commenting on embodiments of the present invention, certain details of distinction have been mentioned, even though such distinctions do not appear in all of the claims. It is not intended by mentioning any such unclaimed distinctions to create any implied limitations in the claims. Not all of the distinctions between the document and claimed embodiments of Applicant's present invention have been made by Applicant. For the foregoing reasons, Applicant reserves the right to submit additional evidence showing the distinctions between claimed embodiments of Applicant's invention to be novel and nonobvious.

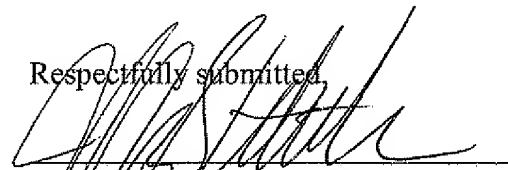
The foregoing remarks made without prejudice as to patentability, including the doctrine of equivalents, are intended to assist the Examiner in re-examining the application and in the course of explanation may employ shortened or more specific or variant descriptions of some of the claim language. Such descriptions are not intended to limit the scope of the claims; the actual claim language should be considered in each case. Furthermore, the remarks are not to be considered to be exhaustive of the facets of the claimed embodiments of the invention that render it patentable, being only examples of certain advantageous features and differences that Applicant's attorney chooses to mention at this time.

CONCLUSION

In view of the remarks set forth herein and in accordance with the agreements made at the recent interview, Applicant respectfully submits that the application is in condition for allowance. Accordingly, issuance of a Notice of Allowance in due course is respectfully requested.

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Respectfully submitted,



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